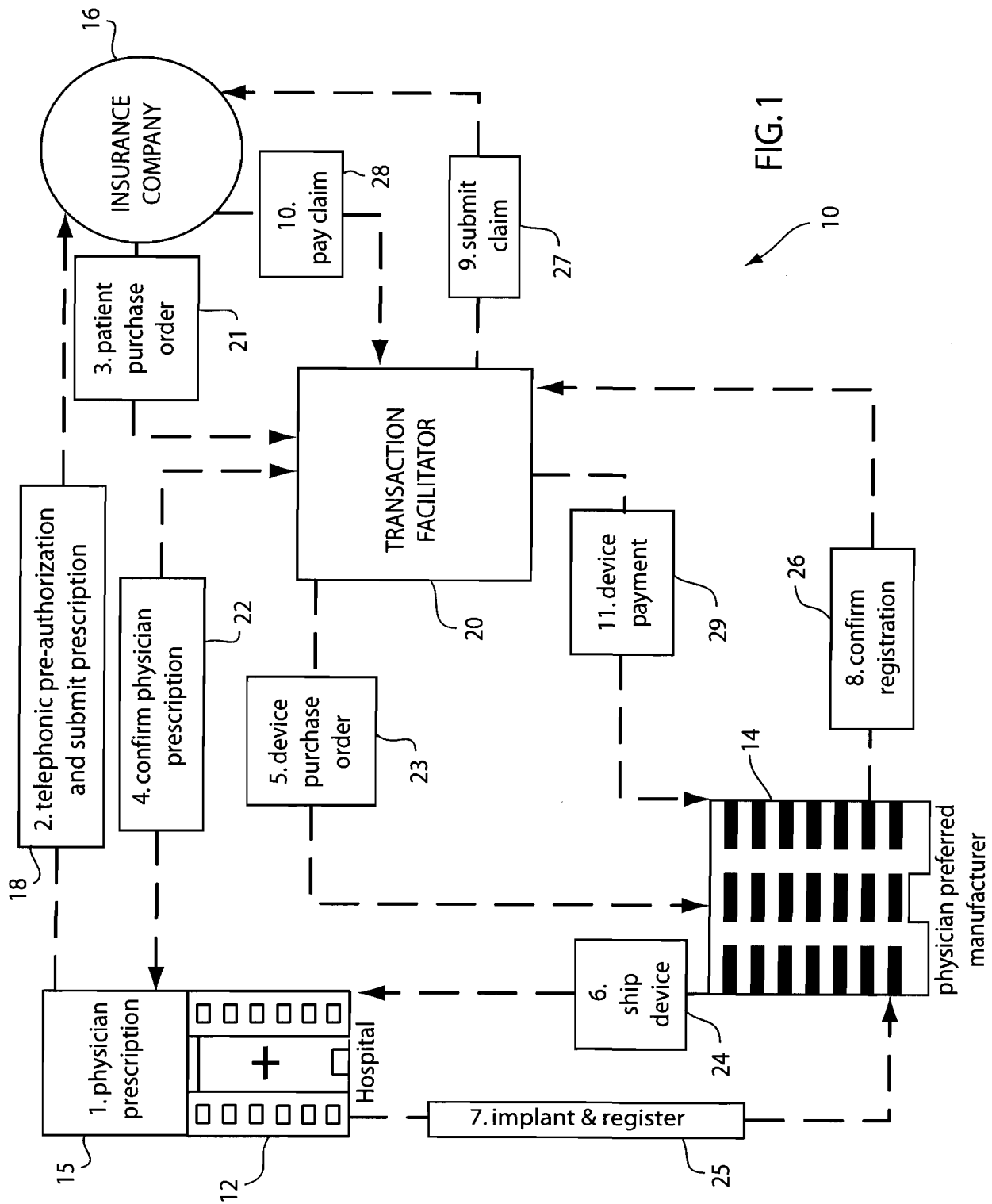


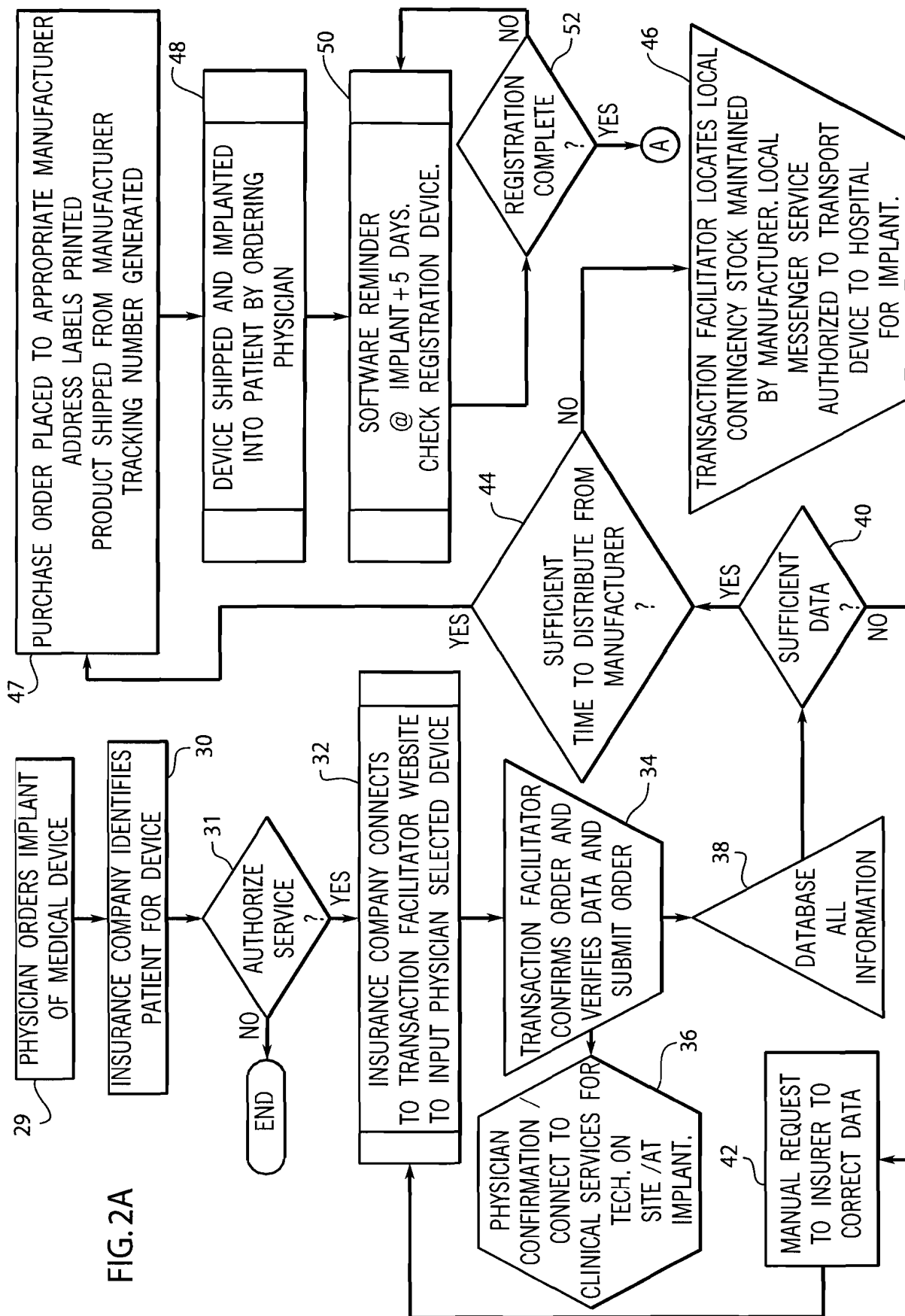
METHOD OF PRODUCT PROCUREMENT AND CASH FLOW INCLUDING
A MANUFACTURER, A TRANSACTION FACILITATOR AND THIRD PARTY PAYOR

Serial No. 09/883,557

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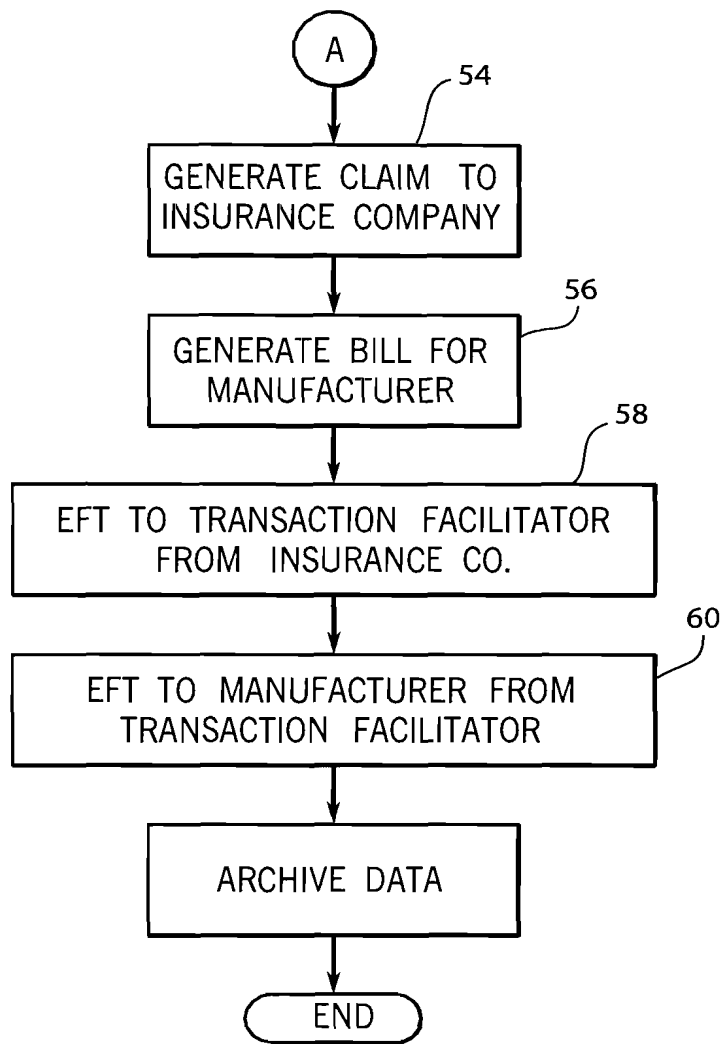
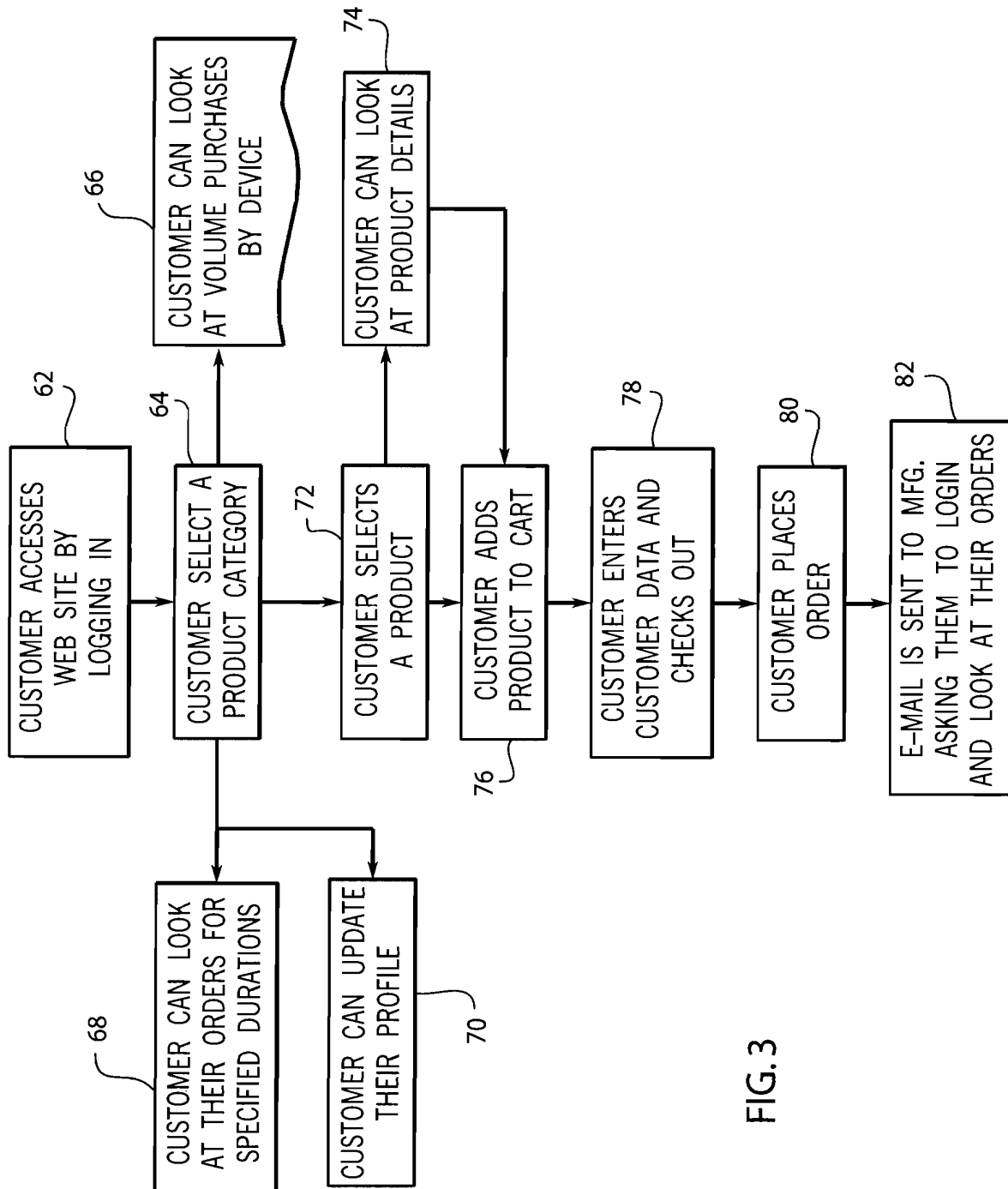


FIG. 2B



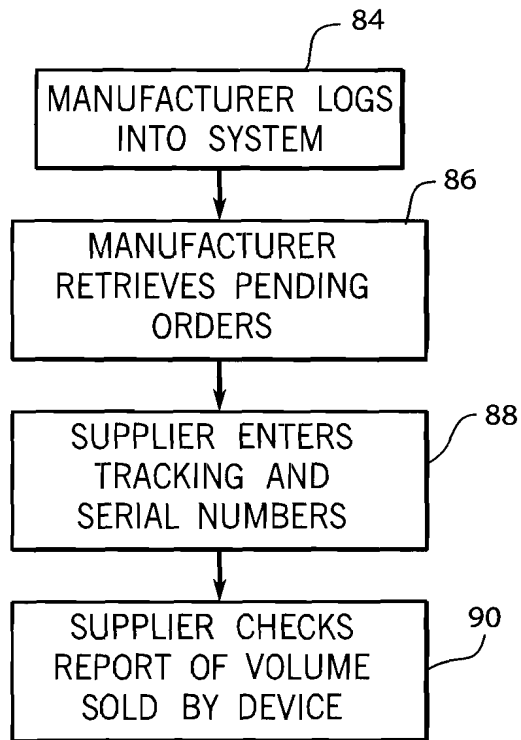


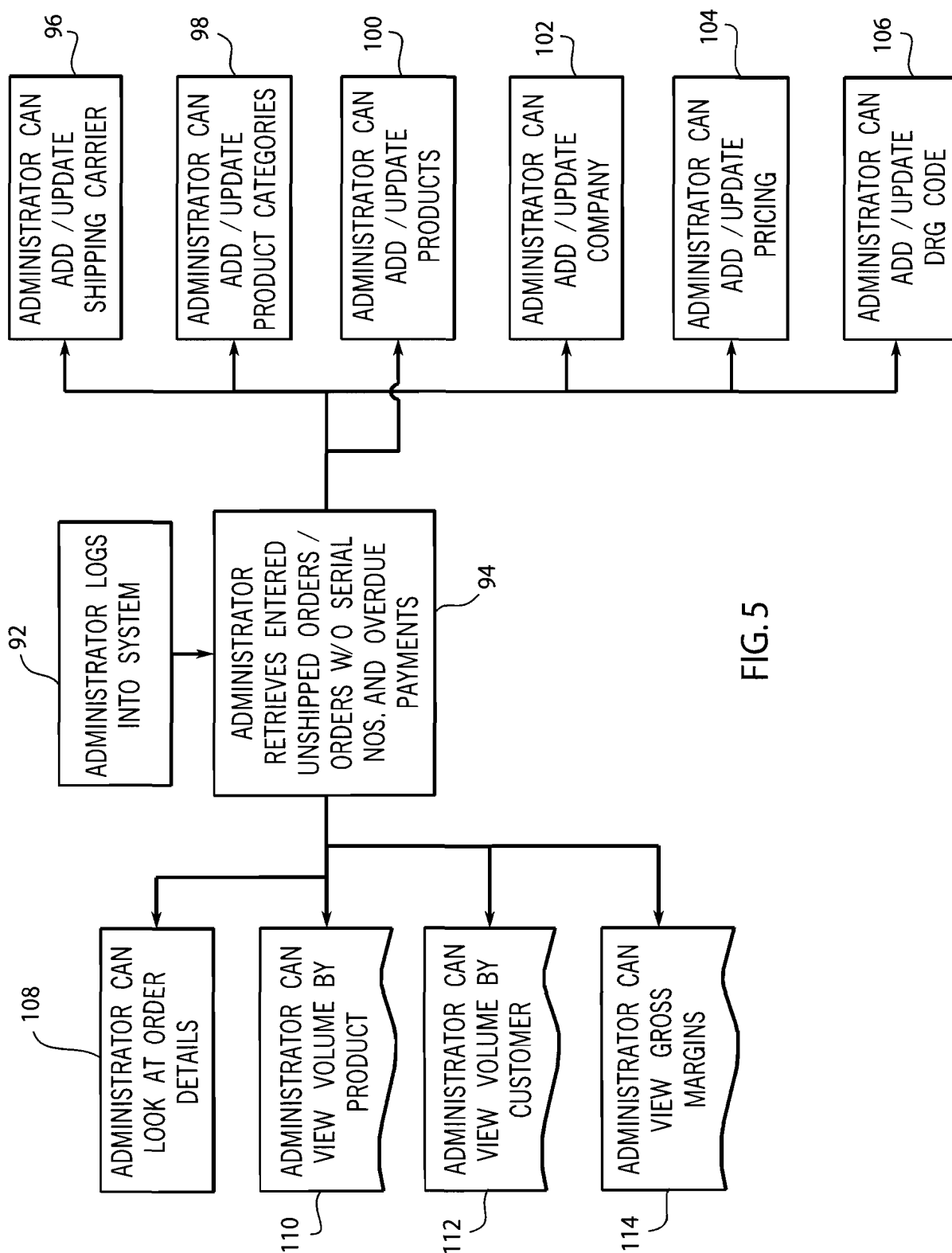
FIG. 4

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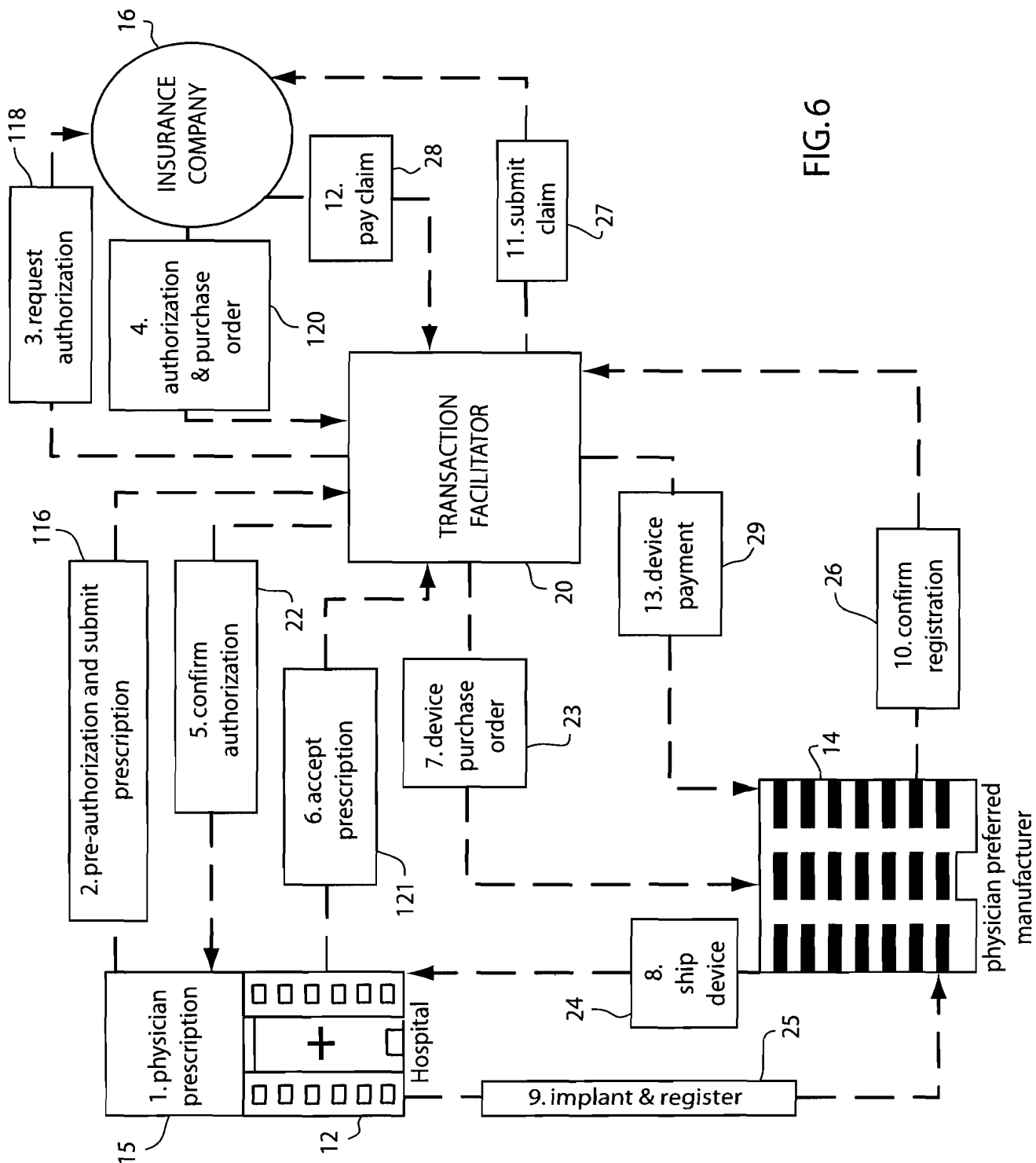


FIG. 6